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## BENEVOLENT AND PROVIDENT ARRANGEMENTS OF FRENCH RAILWAY COMPANIES.

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IN 1844 the manager of the Paris-Orleans Railway, Francois Bartholony, gave admirable expression to the principles that should animate directors of such undertakings: "To all those who serve our company and contribute to its prosperity, it behooves us to give an interest in that prosperity; that is to say, we should stimulate their zeal, reward their exertions, raise them in their own esteem and in that of the public — in a word, attract to us capacity. By every such measure we shall reap direct and indirect advantage. Moreover, the men who spend their lives in our service ought never to find themselves within sight of destitution. If the retired officials of a great administration are allowed to come down too low in the social scale, its dignity is bound to suffer."

It has been the constant policy of French railway managers to make old-age provision for their servants. The gradual progress which they have in course of time achieved in their provident arrangements offers a study of no little interest. The efforts of the companies and the results obtained, afford models worthy of imitation, and deserve the attention, not alone of those whom the subject more particularly concerns, but of every friend of the workingman.

Before we enter upon a systematic and detailed survey of an instructive mass of accumulated experience, a few interesting general statistics will be given. In 1897 there was spent for benevolent purposes:

By the Eastern Railway, nearly 9,000,000 francs, that is, 45 $\frac{2}{3}$  per cent. of their dividend.

By the Southern Railway, considerably over 6,000,000 francs, or 29 per cent. of their wages and salaries fund.

By the Paris-Lyons & Mediterranean Railway, over 13,000,000 francs, or 30 per cent. of their dividend.

By the Paris-Orleans Railway, almost 9,000,000 francs, or more than a quarter of the dividend.

The Western Railway allows its benevolent fund annually to absorb a round 25 per cent. of its wages and salaries fund.

1. ANNUITIES (PROVISION FOR OLD AGE, PENSIONS) OF THE  
PERMANENT STAFF.

1. *State railways*.—The pension fund is fed (1) by deducting 5 per cent. from the fixed pay of officials and workmen concerned; (2) by 10 per cent. derived from the wages and salaries fund (the payments under the first head being made by the employees, under the second by the company); (3) by yield of interest on the pension fund's capital; (4) by all manner of gifts and subsidies from the administration, (5) by a portion of the money fines. On retirement or dismissal, all money paid in is refunded, but without interest; similarly in case of death. Pensions are due after the age of fifty-five, and after twenty-five years of service. In certain special circumstances, clearly set forth in the rules, the claim may arise in part at least even earlier. The usual pension is calculated on exactly the same scale as that of the Eastern railway. If pensioning takes place before the accustomed time, the old-age annuity is reduced by a fiftieth of its average amount for as many years under twenty-five as have been withdrawn from the recognized period of service; but in the case of any railway servants who, after fifty years of age and twenty years of service, shall have become unfit for work, no such reduction takes place. There is also a large class of employees whose claim to a pension begins with their fifty-fifth year, without the condition of their having served twenty-five years; these receive for each year of service a fiftieth of the average receipts of their last six years of service. No pension can exceed three-fourths of the average salary of the recipient during his last six years of service; the highest amount of a year's pension is 6,000 francs.

As soon as a man attains to the enjoyment of a pension, he can claim the refunding of his entire pension-fund payments, but this step causes the pension to be reduced by one-half. The pension for widows or orphans amounts to half of the pension granted to a man; a widow with children will share with them the pension. The death of an employee while in the discharge of his duties, even after but fifteen years of service, entitles his family to their full pension, provided that the man had been married for not less than three years.

2. *Eastern Railway*.—The staff of permanent officials and workmen, numbering collectively over 20,000, has a separate pension fund,

into which members pay 3 per cent., while the company pays 12 per cent. of the wage and salaries fund. This offers the following advantages: (1) After a man's fifty-fifth year and twenty-fifth year of service, he is entitled, if he have made the due payments, to a pension that shall be equal to half the average amount of his fixed pay during the six years of his highest earnings. With each successive year's subscription the pension rises by a sixtieth of the fixed pay, and may go up to three-fourths of the same, while, however, in no instance exceeding 9,000 francs. (2) In the event of permanent unfitness for work, a man can, after fifteen years' payments, and irrespective of age, claim an annuity, and actually get, per year of payment, from a sixtieth to a fiftieth of the average (as stated under paragraph 1) of fixed salary. A like pension may under certain conditions be also obtained on a man's quitting the company's service, even without his becoming invalided. (3) Widows' and orphans' pensions equal half members' pensions. (4) The lowest pensions are (irrespective of age): after fifteen, twenty, and twenty-five years of subscription, respectively, 300, 450, 600 francs (widows and orphans 250 to 365 francs). (5) Anyone who leaves the service of the company without having a pension assigned him can claim the refunding, together with interest, of the payments he has made. (6) Should the pension not exceed 2,000 francs, the pensioned member will yearly receive out of the provident-fund, to be mentioned presently, the amount of monthly wages or salary drawn during the period of activity.

In the year 1897 the company made a donation to the pensions-fund of 4,759,917 francs, while the fund disbursed 6,204,689 francs, in which sum accident pensions are not included. Moreover, there was paid to employees who left the service without having a claim to an annuity, a clear 100,000 francs by way of refunding of payments and interest.

3. *Southern Railroad*.—The provision-for-old-age fund was founded in 1856; its present organization dates from the years 1891 and 1894. Its benefits are shared by the regular staff, and by the men employed in the storehouses and workshops. Members pay in 3 per cent. of their salaries, to which the company adds what equals 15 per cent. of the joint pay of all the members. A pension can be claimed at the age of fifty-five, and after twenty-five years of payment, and, indeed, on half of the average of pay of the six last years of service; but, should the average pay of the total period of service be more favorable to the

members, the calculation of the pension will be made on this basis. For every year of service after the twenty-fifth, a fiftieth of a man's average receipts will be added to them ; the pension may not, however, exceed two-thirds of the average, nor amount to more than 8,000 francs.

A man who becomes unfit for work is entitled to claim a pension after even fifteen years' payment ; he then receives a fiftieth of his average pay for each year of service.

A man who leaves before being qualified to receive a pension, or who is removed or dismissed, can claim only to have his payments refunded without interest. The company will, however, in many such cases, consent to smaller pensions, provided the person concerned can show a record of not less than fifteen years' payments, and has not been dismissed for insubordination, intemperance, dishonesty, or continuous neglect of duty. Undivorced widows can claim a half-pension, provided the marriages have taken place not less than five years before the cessation of service on the part of the employee. If there be no widow duly entitled to a pension, any orphan children of less than eighteen years, whom there may be, can enter upon the enjoyment of a like annuity (namely, half the original amount) until they come of age. Survivors of an employee who has served less than fifteen years receive no annuity, and the half only, without interest, of the payments made by the deceased.

On December 31, 1897, the subscribing members numbered roughly 15,000. There were 4,728 pension-holders, of whom more than half were in the enjoyment of the normal or average annuity. In the course of the year 1897 holders of pensions drew something like 3,000,000 francs. The funds involved at the present time amount to a round 63,000,000 francs.

4. *The Northern Railway*.— Persons qualified for pensions fall into three categories : those respectively who formed part of the regular staff before May 1, 1896, and those who come after that date, and, lastly, the so-called "classified."

A. For those who were installed before May 1, 1896, there exist two kinds of pensions. One of these is calculated upon the payments made by qualified claimants ; the other, upon yearly concessions from the company. For the former 3 per cent. is deducted from fixed pay, and placed in the national pensions fund to accumulate. The old-age income yielded by it may begin to be drawn at as early an age as

fifty, unless a man still desires to remain in the service of the company, in which case the annuity begins only at the moment of his retirement. The pensions granted by the company may begin after a man's fiftieth year, and after his twenty-fifth year of service, if his work has been sedentary. In the case of one who has been employed on active work, twenty years of service will suffice to win the pension. One who, in the course of service, becomes unfit for work, enters yet earlier on the enjoyment of a pension. Calculation of annuities is made per years' service, with an eightieth of average pay during the last six, or six most highly paid, years. The company has founded a special pension reserve fund, to which it now annually devotes 9 per cent. of its wage and salaries fund. In 1897 the company paid nearly 5,000,000 francs for pensions coming under this head.

*B.* The old-age annuities of persons engaged after May 1, 1896, are derived from deduction of 5 per cent. for three years from their regular salaries; of 7 per cent. during the next three years; of 8 per cent. during the third three years; of 9 per cent. from the tenth year till the thirtieth (inclusive), and after that again of 5 per cent. The deductions and the additions are paid quarterly into the state pensions fund, and to the account of each individual claimant. Every account-holder receives a small account-book which, under all circumstances, remains his own property, even should he on any ground whatsoever leave the company's service. The warrant to draw pension-money begins with the fiftieth year, or later, should a man desire to defer the period of retirement; but in no case later than the end of the sixty-fifth year. In 1897, 121,487 francs were drawn by the members of this group; the payments relative to the same made by the company amounted to some 89,000 francs; a rough total, taking these two sums together, of 210,000 francs.

*C.* In the third group, the pensions are derived similarly to those in the second, but the rates of percentage are different.

The deductions amount only to 3 per cent. of the regular salaries of those concerned; in the next nine years they reach 4 per cent; in the sixteen years that follow, 5 per cent.; and after the thirtieth year, again 3 per cent. Those employees whose service in the company dates from before May 1, 1896, and who come under the schedule of the "classified," need not, unless they choose, consent to any deductions; in that case, the board on its part makes them no contribution. In 1897 the percentage from salaries came roughly to 296,000 francs,

the contribution, by chance, to about as much. Together they slightly exceeded 593,000 francs.

5. *Paris-Orleans Railway*.—This company had in the year 1844 conceded to its permanent staff a claim to profit-sharing. As soon as the shares in one year have yielded 20,000,000 francs of interest and super-dividend, 15 per cent. of any such net profit shall be made over to the staff. Should the surplus exceed 9,000,000, the staff receives as its share only 10 per cent. of the next 3,000,000, and merely 5 per cent. on the remainder. The share of each individual will to the extent of a tenth of his wages or salary be placed in the state pensions fund to go toward a provision for old age. The rest, whatever it be, is paid in cash. As, in consequence of the great increase of the railway network, the number of claimants has considerably multiplied, and, as the above bonus rates are unfortunately very low, single bonuses since 1876 no longer come up to 10 per cent. of the fixed income. In order to compensate for this deficiency the company completes the 10 per cent., and for each employee whose salary falls short of 3,000 francs, it adds another 4 per cent. on its own account. Individual account books remain in every instance the property of the parties concerned or their survivors. After a man's fifty-fifth year, and twenty-fifth year of service, the pension must make up half the average of the last six years' pay. If the amassed capital does not suffice to do this, the company supplies what is wanting. For each subsequent year of service the old-age annuity rises by a fortieth (in the case of other railways from an eightieth to a fiftieth only) of the average, but in no case can it exceed three-quarters of this average. Anyone who is dismissed before his twenty-fifth year of service receives a proportionately smaller pension. A widow's pension is in every instance reckoned as half of the original claim. In 1897 the old-age pension fund for the company's regular staff absorbed nearly 5,000,000 francs (in part made up from profit-sharing, in part from contributions).

Those of the regular staff who have been rendered unfit for work by any accident that has befallen them while in the discharge of their duty, can claim a pension to the extent of half the average of their salaries during their last six years, less a fortieth for each year of service under the age of twenty-five, and an eightieth for each year under the age of fifty-five. The pension can, however, in no instance fall below 400 francs. Those belonging to the remaining division of the staff will in like circumstances receive a uniform pension of 400 francs

without reference to age or length of service. The widows and orphans pension is always equal to the half, but at least 300 francs (in 1897 a sum of 164,000 francs).

6. *Western Railway*.—The pensions are placed partly in the company's, partly in the national pensions fund. The former fund is fed by the administration with 12 per cent. of the wages and salaries fund; while in order to invest the latter in the interest of the staff, 4 per cent. of salaries is deducted. The usual annuity amounts to half the average pay of the last six years of service. In the case of engineers and firemen it begins after the age of fifty-five, and after twenty-five years of service; for other employees and for all officials, five years later. For each subsequent year of service a sixtieth of the average is added. By whatever amount the sum credited to a claimant on the national pensions fund may, at the date of his being pensioned, fall below the appointed statutory rate, the necessary supplement must be made from the company's pensions fund. In general, this latter must supply two-thirds of the usual annuity, since, in most cases, the savings of claimants to a pension yield only one-third. Physical incapacity for service entitles a man, even before the due time, to a pension, the scale of which is fixed according to the length of his service. In regard to widows' and orphans' pensions, the same rule holds as that of the majority of companies hitherto mentioned. No employee's pension can fall below 500 francs, no widow's annuity below 250 francs. On December 31, 1897, there were 28,900 contributing claimants for old-age pensions, and a round 7,000 pensioners, among these some 3,000 widows and orphans. In the course of the year 1897 pensions amounted to nearly 5,000,000 francs, while the company's contribution to the pension fund came to far over 5,500,000 francs.

7. *Paris-Lyons-Mediterranean Railway*.—This company's pension fund was called into being in 1856, and completely reconstructed in 1864. Its organization has undergone several changes, result of which has been to hold out even greater advantages to the staff. The last of these changes took place in 1895. The employees who may claim the enjoyment of these advantages are such only as were permanently appointed before May 1, 1895.

Into the fund flows 6 per cent. of claimants' wages, and a sum equal to 10 per cent. of these wages, as a contribution from the company. The claim to pensions starts after fifty-five years of age and twenty-five years — and in certain cases even less — of service. In case

of unfitness for work, it begins after not less than fifteen years, without reference to age. For each year of service a fiftieth of the average salary is reckoned. Widows, or orphans not of age, receive half the employee's pension. If an official leave the company's service before he has earned the right to a pension, his own payments, without interest, are returned to him ; in the event of his death, these same are handed over to his survivors.

On January 1, 1898, the fund had over 36,900 members, a round 12,200 pensioners (average pension 900 francs), and a capital of over 130,000,000 francs.

## II. PENSIONS FOR THE REST OF THE STAFF.

*State railways.*—The Charitable club for the non-permanent staff, founded in 1880, under the patronage of the railway directorate, has for its purpose to procure pensions for its members and for the widows and orphans of members. If there be neither wife nor child, then help will be given to the deceased member's parents, should these find themselves in need. The right to membership depends on the following conditions: A candidate must have served at least six months, and he must not be under eighteen or over forty-five years of age. The direction of the association is in the hands of the manager of the state railways, along with six colleagues, whom he appoints, and seven of the general body of voting members. Into the funds of the association are paid: (1) 3 per cent. of the fixed salaries of members; if this 3 per cent. should come to less than 3 francs a month, the members concerned have the right, in order that they may enjoy the full advantages of the fund, to pay in 3 francs monthly. (2) The voluntary contributions of honorary members (not under 2 francs monthly). (3) The subvention of the railway directorate. (4) The yield of the fixed and floating capital of the club. (5) Every kind of gift and bequest. (6) Payments (up to 400 francs per head) of members admitted for pension as being under fifty-five years of age, who by virtue of such payment may insure themselves a higher old-age annuity. (7) A portion of the fines money of the non-permanent staff.

If a member is placed on the permanent staff, his membership expires, and there is restored to him, without interest, the amount of his own payments. The claim of members to pensions begins with the close of their fifty-fifth year—or earlier, should they have become unfit for work. The amount of the pension depends upon the rate of the

interest (settled annually by the general council) to which the payments of a member entitled to a pension are for the time being entitled. In the calculation of the annuities, one-half only of all other payments is taken into account. And, as has been stated, the club also affords assistance; such help is, according to circumstances, either temporary or of a lasting kind.

*Eastern Railway.*—No portion of the salaries of the members of the non-permanent staff is subtracted for pensions. They are entitled to pensions corresponding roughly to those of group *A*: the same holds good of their widows' and orphans' annuities. These moneys are drawn from clear profits, and yield respectively, at the very least, after fifteen, twenty, and twenty-five years of service—irrespective of age—200, 300, and 400 francs (widows' and orphans', 150, 200, and 250 francs.) To the widows and orphans of members of this group a round 680,000 francs were paid in 1897.

*Paris-Orleans Railway.*—The temporary staff and master workmen have a right, after five years' service, to demand that for the future 2 per cent. of their pay shall be subtracted, and shall, together with a contribution of like amount from the company, be paid into the national pensions fund, for the purpose of old-age provision. Over and above this every man receives, after the age of fifty-five and twenty-five years of service, an annuity of 350 francs. If he serve still longer, the annuity increases by 10 francs per working year until it reaches its maximum of 400 francs. Should the service end sooner, the annuity is reduced yearly by 5 francs. The annuity for widows and orphans amounts to half (in 1897 almost 535,000 francs).

*Western Railway.*—Since 1881, temporarily employed workmen of every branch of trade are admitted to permanent appointments, and can therefore have a share in the pensions funds. Yet there still remains a percentage of those who, by reason of age, can no longer be admitted. To such, a yearly annuity of 365 francs is assured. In 1897 over 68,000 francs were so paid out.

*Paris-Lyons-Mediterranean.*—For the temporarily placed staff, that is, those employed as trackmen, workshop artisans, and the like, the company formerly provided only by occasional allowances on dismissal, or small annuities. Now, however, to these also regular pensions have been assigned, and these are accumulated in the national pensions fund. Similar pensions fall to the share of that portion of the permanent staff which entered the company's service only after May 1,

1895. Four per cent. of their earnings are subtracted, and, together with from 4 to 6 per cent. contributed according to length of service by the company, paid into the state bank. Each claimant receives an entry-book, which remains under all circumstances his own property. If he should die before the date for pensioning, it belongs to his heirs, and so also if he for some reason or other leaves the service. In regard to married employees of this division, one-half of the accumulated amount of their own payments toward the pension will be credited to the wife's account. That part which is drawn from the company's contribution will be credited wholly to the husband. The company makes a further concession to every member of their group above the age of fifty-five, and of twenty five years' service, or should he become unfit for work, even after fifteen years of service, irrespective of age: a single compensation, namely, on dismissal, equal to at least 4 per cent. of his average salary for a year's service. This money, too, is paid into the national pensions fund for the purpose of provision for old age. If the usual compensation (4 per cent.) fails to yield an annuity of at least 1 per cent. per year of service, it will be adequately increased by the company to yield this minimum. This annuity money can, should the claimant desire it, be in half carried over to his wife's account. The widow of one who, after at least fifteen years' service, dies from injuries received while in discharge of duty, gets half of the aforesaid compensation-on-leaving money, which, if the husband had lived, would have been his due. In the year 1898 the number of persons of this group who had a claim to a pension was 20,000.

### III. BENEFIT SOCIETIES FOR OTHER PURPOSES THAN THAT OF PROVISION FOR OLD AGE.

*Eastern Railway.*—Eastern Railway permanent officials pay 1 per cent. of their fixed salary into the aid fund, and the company pays a like sum. Its objects are: (1) To provide medical relief for all sick employees, without distinction; also medicines, baths, bandages, and all other necessary appliances for cure. The salaries of the 170 doctors of the company are not a charge upon the fund, but are borne by the company. (2) Sick-money. If, in the course of service, illness or bodily injury be incurred, the full salary is received by the sufferer during the first three months of unfitness for work — generally, indeed, until entire convalescence or pensioning. If the injury or malady cannot be ascribed to service, the patient, if on the per-

manent staff, receives full pay for ten weeks—in many cases for longer; temporary employees receive half-pay for a fortnight at the company's expense. In the case of the first-named group, the sick-money is in half paid by the aid fund. (3) If a permanent employee who has ceased to be able-bodied is discharged without claim to pension, he gets back from the aid fund not merely his own contributions, together with interest, but also a like amount due to him from the company's contributions; that is, 1 per cent. of his salary. The temporary employee in like circumstances receives from the company a fixed grant on discharge, reckoned upon his length of service and the number of his children. (4) In addition to the usual grants in cases of stress consequent upon domestic accidents, sickness in the house, and so forth, the aid fund in 1897 gave for purposes of this kind over 116,000 francs, and the company over 43,000 francs. (5) Burial-money. This item of expense, if death have come about in consequence of service, is exclusively borne by the company. (6) Death-money (to the amount of four months pay) for the survivors of permanent employees. Half is paid by the company, which also concedes, at its sole expense, fixed payments on death to survivors of temporary employees.

In 1897 the Eastern Railway Company laid out for all the above-specified purposes a sum of 1,694,285 francs. (The amounts paid into the aid fund came to 375,451 francs; medical service, 234,514 francs; sickness and death charges, 1,035,095 francs; medicinal drinks, 49,225 francs; while the aid fund itself contributed 646,219 francs.)

*Southern Railway.*—The members contribute to their aid fund 2 per cent. of salaries; the company, 1½ per cent. Its objects are: gratuitous medical treatment, inclusive of curatives; sick-relief to the value of half the wages or salary; assistance in confinements; burial-money; assistance to members who, by reason of premature failure of health, have been obliged to quit service. (Anyone who, while in service, becomes temporarily unfit for work, receives his full wages or salary during the entire period of his illness.) In 1897 there were 15,649 subscribers to this aid fund.

#### IV. OTHER BENEFITS.

##### A. SICK-NURSING AND FUNERALS.

*Western Railway.*—(1) Gratuitous medical treatment of the permanent staff, and of their families. Anyone whose income does not

exceed 3,000 francs also receives gratuitous medical aid. (In 1897 this item consumed over 364,000 francs.) Distribution of medicinal drinks. (2) Sick-relief to the amount of half-pay for three months, very often even longer. Contributions for burial to the extent of a tenth of the dead man's annual salary. Paris makes an additional allowance of 50 francs under this head, for the purchase of ground for a grave. (3) Temporary assistance where special attention is deemed desirable in case of money embarrassments arising out of illness or from additions to family (1897, roughly, 428,000 francs). (4) Assistance fund for temporary workers in workshops and stores, to aid in obtaining gratuitous medical attendance and curatives; also to grant sick- and burial-money. Into this fund members and the company always pay 2 per cent. of wages and salaries. In 1897 the company spent for this fund over 75,000 francs.

*Northern Railway.*—Gratuitous medical attendance (215 railway doctors are appointed), and, for the more necessitous workmen, also gratuitous medicines. These appointments cost in the year 1897 more than 710,000 francs. In addition to this, distribution of medicinal drinks and contributions to funerals.

*Paris-Lyons-Mediterranean Railway.*—Gratuitous attendance together with medicines for sick employees whose salaries do not exceed 3,000 francs. Sick people receive at least half their pay, often the whole. During the summer cooling medicinal drinks are distributed; warming drinks in the winter.

*Paris-Orleans Railway.*—The entire staff receives gratuitous medical attendance, as do also their families. Medicines may be claimed unpaid by those only whose income does not exceed 2,100 francs (1897, roughly, 402,000 francs). By way of sick-money, wages or salaries are paid either in full or in part. There are, in addition, in many cases extra aids for the sick poor. Medicinal drinks are served out (1897 over 160,000 francs).

#### B. VICTUALS.

*State railways.*—The provisioning department of the state railways provides its staff and their dependent families with the ordinary necessities of life. These are furnished on very low terms on the co-operative system and at cost prices, but with the reservation that no one may take goods beyond the amount of a third of his salary or wages. This regulation is probably devised with a view to encouraging habits of thrift. The superintendence of this arrangement—"stores" or

*économat*—is placed in the hands of a committee appointed by the head of the railway directorate.

*Western Railway*.—Likewise (since 1875) an *économat* which supplies all manner of useful articles and provisions at low prices. In 1897 the turn-over amounted to about 1,126,000 francs.

*Eastern Railway*.—The company gives its support (in 1897, to the amount, roughly, of 59,000) to the twenty provision clubs of the staff.

*Southern Railway*.—Supply of articles of food at cost prices to all employees who desire them. In 1897 the company's restaurant at Bordeaux sent out some 170,000 meals at cost price, at an average of 47 centimes apiece.

*Northern Railway*.—At several points along the railway network there are "stores" (*économats*), which, in their respective districts, supply employees with all sorts of foodstuffs of best quality at far lower than current prices; also charcoal at a saving of 28 per cent.

*Paris-Lyons-Mediterranean Railway*.—Eating houses at Paris and Villeneuve in connection with the numerous food clubs of the staff.

*Paris-Orleans Railway*.—Food at cost price. At the Paris workmen's dining house of the company a meal is offered for 53 centimes that comprises soup, meat, vegetables, and a quarter liter of wine.

#### C. LODGING FACILITIES.

*Eastern Railway*.—Over 3,650 employees have free lodgings, inclusive of light and heating. The estimated rent value of these gratuitous dwellings amounts altogether to 10 per cent. of the salary or wages, and is entered in the fixed salaries account. Also the company allows expenses of change of dwelling and removal. These are very generously estimated, and generally leave a profit over (in 1897 a round 2,672,000 francs).

*Northern Railway*.—Free quarters in part, and in part very cheap dwellings in the excellent, very healthily placed workmen's quarters that have been founded at several junctions.

*Western Railway*.—Free lodgings, inclusive of heating and lighting for station masters, guards, and so forth; bed-rooms, bath-rooms, wash houses, etc., for the train hands. Numerous employees earning less than 1,800 francs a year receive additions of from 50 to 250 francs toward their lodging expenses.

*Paris-Lyons-Mediterranean Railway*.—Cheap, healthy dwellings in the so-called cottage colony at Laroche, where the company rents

yearly 124 houses of two, three, or four rooms for no more than 120, 140, or 180 francs apiece. For 10 francs a year a garden of close upon half an acre may in addition be obtained. These letting prices yield the capital involved an interest of from 3 to 4 per cent. At Cullins the railway directorate gives away some 160 dwellings at from 180 to 252 francs; at Paris and Veynes together 86 dwellings.

*Paris-Orleans Railway.*—Grants at only 3 per cent. interest of contributions to such building companies as will bind themselves to let cheap and healthy houses to the railway's employees.

#### D. MONEY, LOANS, AIDS, GRATUITIES.

*Southern Railway.*—In 1897 gratuities amounting to over 1,500,000 francs were paid to deserving employees.

*Northern Railway.*—Occasional aids to deserving officials or workmen whom illness or other mischance has brought into money difficulties (in 1897 about 82,000 francs). In cases of need, such as births, marriages, etc., advances at only 2 per cent. interest out of the "Léon Say fund" of 100,000 francs. Between June 1, 1896, and June 1, 1898, 735 employees received in this way 115,000 francs. This fund, founded by the directorate of the railway company, is managed by a committee of five chosen by the staff. Every year a certain number of employees' daughters receive dowries of 1,000 francs.

*Eastern Railway.*—Numerous employees (in 1897 over 8,000) receive gratuities. (These amounted in 1897 to over 1,136,000 francs.)

*Western Railway.* Loans free of interest to be repaid in monthly instalments, never to exceed one-tenth of salary (in 1897 close upon 98,000 francs).

*Paris-Orleans Railway.*—Sick employees or those burdened with large families receive various kinds of aid (in 1897 some 893,000 francs). Individuals dismissed from service before their time received in 1897 altogether over 95,000 francs. Among officials and workmen whose incomes fall short of 3,000 francs was divided in that same year a round sum of 1,132,000 francs. Within the same space of time the company devoted above 412,000 francs to other gratuities.

#### E. SCHOOLS AND EDUCATION.

*Eastern Railway.*—A number of technical and elementary schools for children of employees, together with 190 different kinds of scholarships.

*Southern Railway.*—Gratuitous instruction of 210 children in the

company's national school at Morcaux ; endowment of nine free bursaries at a secondary school.

*Northern Railway.*—Various contributions to schools. Stipends and foundations for subjects of study, also for higher schools. Further, a technical school for apprentices at La Chapella for workmen's sons who desire to prepare for railway service.

*Western Railway.*—Within the Paris Central have been since 1875 a children's school, a crèche, and a home (in 1897 some 1,000 children. In connection therewith is a work school which gave employment in 1897 to over 500 wives of railway workers, who earned almost 38,000 francs. For this purpose the company paid during the year 1897 a round 95,000 francs. Along with this ninety free entries into several schools for orphans and ten scholarships.

*Paris-Lyons-Mediterranean Railway.*—At Paris the company supports a workroom in which sixty-two girls—employees' daughters—sew linen, and learn to mend, and twice a week receive instruction in the domestic occupations of women of their class. Similar arrangements exist at Laroche and Villeneuve. In both these places there are also children's schools and crèches. Moreover, the board undertakes the cost of 152 orphans of its staff at different institutions in France and Algiers.

*Paris-Orleans Railway.*—Classes and lectures for the apprentices of the Paris workshops. In connection with the latter are also a school and a workroom for the children of employees. Ten free admittances to technical schools are open to boys, and for girls ten to an orphanage (in 1897, 50,000 francs).

#### F. ADDITIONS FOR INCREASED EXPENSES OF LIVING AND CONTRIBUTIONS IN OVER-LARGE FAMILIES.

*Eastern Railway.*—Additions for added expenses at places where the cost of living is heavy, or to cover special expenses: in 1897, about 117,000 francs ; alone at Paris during the great exhibition of 1889, over 416,000 francs. Those of the permanent employees whose income does not exceed 2,000 francs receive, if they have three children under eighteen years of age, a monthly payment of four francs ; for each additional child, two francs more. In 1897 the company's payments in this respect amounted to 101,000 francs.

*Northern Railway.*—Additions of from 50 to 200 francs to married employees who, with a yearly income below 1,800 francs, have more than two children (in 1897, a round 270,000 francs).

*Western Railway.*—Anyone who, with an income not exceeding 1,600 francs, has more than two children under sixteen years of age, receives from the third, up to the sixth child, a yearly addition of 24 francs for each. If he lives in towns where the cost of living is high, an extra yearly supplement of from 60 to 120 francs is added. In 1897 the company disbursed for these two forms of supplementary benefits a round 700,000 francs. At times of quite abnormal dearth—bad harvests, severe winters, and so forth—many employees, of those who draw less than 2,400 francs, receive supplementary pay (during the great Paris exhibition of 1889, 605,000 francs).

*Southern Railway.*—Grants supplementary payment at times when rate of living is high.

#### G. PREMIUMS.

*Eastern Railway.*—The engineers and firemen receive bounties for cost of living, sickness, heat saving, etc., which premiums enter into the wages and salaries account of the company. These, in 1897, amounted to 2,226,000 francs.

*Northern Railway.*—Premiums for starting the trains punctually, and for saving fuel, etc.; mileage money.

*Western Railway.*—Grants all sorts of premiums.